



U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO.: S999-99-9999

THIS DEPARTMENT RECENTLY ISSUED A DECISION ON YOUR OBJECTION TO GARNISHMENT, IN WHICH THE DEPARTMENT CONCLUDED THAT YOUR OBJECTION ON HARDSHIP GROUNDS WAS NOT PROVEN. YOU INDICATED THAT YOU WISHED TO AVOID GARNISHMENT BY ENTERING INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

YOU WERE THEN NOTIFIED OF THE INSTALLMENT PAYMENT AMOUNT THAT WAS ACCEPTABLE TO THE DEPARTMENT, BASED ON YOUR FINANCIAL INFORMATION AND THE HEARING DECISION ENTERED ON YOUR OBJECTION. YOU STATED THAT YOU WERE NOT WILLING TO REPAY THAT INSTALLMENT AMOUNT. WE CONCLUDE THAT YOU DO NOT INTEND TO ENTER INTO A REPAYMENT AGREEMENT ACCEPTABLE TO THE DEPARTMENT AT THIS TIME. ED WILL PROCEED WITH THE GARNISHMENT OF YOUR WAGES. ED WILL DIRECT YOUR EMPLOYER TO COMMENCE WITHHOLDING.

THE DECISION EXPLAINED YOUR RIGHTS WITH RESPECT TO SEEKING RECONSIDERATION AND ASSERTING FINANCIAL HARDSHIP. YOU MUST MAKE A REQUEST FOR HEARING RECONSIDERATION IN WRITING, AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

U.S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
P.O. BOX 5227  
GREENVILLE, TEXAS 75403

ANY REQUEST YOU MAKE FOR A HEARING OR RECONSIDERATION IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.

YOU MAY REQUEST A HEARING OR RECONSIDERATION BY USING THE REQUEST FOR HEARING (RFH) FORM YOU WERE SENT WITH THE NOTICE OF THIS ACTION, OR YOU MAY OBTAIN A REQUEST FOR HEARING AND APPLICATIONS BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115, OR YOU MAY GO TO ED'S WEBSITE AT: [HTTP://WWW.ED.GOV/OFFICES/OSFAP/DCS](http://www.ed.gov/offices/OSFAP/DCS), SELECT FORMS, THEN SELECT THE REQUEST FOR HEARING FORM AND ANY APPLICATION DESCRIBED FOR AN OBJECTION RAISED IN YOUR REQUEST FOR HEARING.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU, AS A RESULT OF AN ORDER FOR WITHHOLDING NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU AS A RESULT OF THIS

PROPOSED ACTION OR EXISTENCE OF AN ORDER FOR WITHHOLDING. IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES, AND PUNITIVE DAMAGES.

ADMINISTRATIVE HEARINGS BRANCH





U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO.: S999-99-9999

THIS DEPARTMENT RECENTLY ISSUED A DECISION ON YOUR OBJECTION TO GARNISHMENT, IN WHICH THE DEPARTMENT CONCLUDED THAT YOUR OBJECTION ON HARDSHIP GROUNDS WAS PARTIALLY PROVEN, BUT THAT THE EVIDENCE DEMONSTRATED YOUR ABILITY TO PAY A REDUCED AMOUNT. YOU INDICATED THAT YOU WISHED TO AVOID GARNISHMENT BY ENTERING INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

THE DEPARTMENT CONSIDERS AN ACCEPTABLE REPAYMENT PLAN TO INCLUDE INSTALLMENT PAYMENTS EQUAL TO THE AMOUNT DETERMINED IN THE DECISION TO BE WITHIN YOUR FINANCIAL CAPABILITY. YOU STATED THAT YOU WERE NOT WILLING TO REPAY THAT INSTALLMENT AMOUNT. WE CONCLUDE THAT YOU DO NOT INTEND TO ENTER INTO A REPAYMENT AGREEMENT ACCEPTABLE TO THE DEPARTMENT AT THIS TIME. ED WILL PROCEED WITH THE GARNISHMENT OF YOUR WAGES. ED WILL DIRECT YOUR EMPLOYER TO COMMENCE WITHHOLDING.

THE DECISION EXPLAINED YOUR RIGHTS WITH RESPECT TO SEEKING RECONSIDERATION AND ASSERTING FINANCIAL HARDSHIP. YOU MUST MAKE A REQUEST FOR HEARING OR RECONSIDERATION IN WRITING, AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

U.S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
P.O. BOX 5227  
GREENVILLE, TEXAS 75403

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YOU MAY REQUEST A HEARING OR RECONSIDERATION BY USING THE REQUEST FOR HEARING (RFH) FORM YOU WERE SENT WITH THE NOTICE OF THIS ACTION, OR YOU MAY OBTAIN A REQUEST FOR HEARING AND APPLICATIONS BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115, OR YOU MAY GO TO ED'S WEBSITE AT [HTTP://WWW.ED.GOV/OFFICES/OSFAP/DCS](http://www.ed.gov/offices/OSFAP/DCS), SELECT FORMS, THEN SELECT THE REQUEST FOR HEARING FORM AND ANY APPLICATION DESCRIBED FOR AN OBJECTION RAISED IN YOUR REQUEST FOR HEARING.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU, AS A RESULT OF AN ORDER FOR WITHHOLDING

NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU AS A RESULT OF THIS PROPOSED ACTION OR EXISTENCE OF AN ORDER FOR WITHHOLDING. IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER IN A STATE OF FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES, AND PUNITIVE DAMAGES.

ADMINISTRATIVE HEARINGS BRANCH





U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

THIS DEPARTMENT NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT. YOU EXECUTED THE REPAYMENT AGREEMENT, BUT YOU HAVE NOW STATED TO OUR AUTHORIZED REPRESENTATIVE THAT YOU WILL NOT HONOR THE AGREEMENT. YOUR STATEMENT THAT YOU WILL NOT HONOR THE AGREEMENT IS A BREACH OF THE AGREEMENT. ED WILL, THEREFORE, EXERCISE ITS RIGHT UNDER THE AGREEMENT TO PROCEED WITH THE GARNISHMENT OF YOUR WAGES. ED WILL DIRECT YOUR EMPLOYER TO COMMENCE WITH THE WITHHOLDING.

AS PROVIDED IN THE AGREEMENT, YOU HAVE THE RIGHT TO OBJECT TO THE GARNISHMENT AND TO A HEARING ON YOUR OBJECTION. YOU MAY OBJECT FOR REASONS CONCERNING THE EXISTENCE, AMOUNT, AND ENFORCEABILITY OF THE DEBT. YOU MAY ALSO OBJECT THAT HAVING AMOUNTS EQUAL TO 15% OF YOUR DISPOSABLE PAY WITHHELD FROM YOUR WAGES WOULD CAUSE FINANCIAL HARDSHIP FOR YOU AND YOUR DEPENDENTS. YOU MUST MAKE A HEARING REQUEST IN WRITING AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

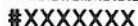
U. S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
500 W. MADISON STREET, SUITE #1520  
CHICAGO, ILLINOIS 60661

ANY REQUEST YOU MAKE FOR A HEARING IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.

YOU MAY REQUEST A HEARING BY USING THE REQUEST FOR HEARING FORM, WHICH CAN BE OBTAINED BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115, OR YOU MAY GO TO ED'S WEBSITE AT: [HTTP://WWW.ED.GOV/OFFICES/OSFAP/DCS/](http://www.ed.gov/offices/OSFAP/DCS/), SELECT FORMS, AND THEN SELECT THE APPLICATION DESCRIBED FOR THAT OBJECTION. YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU, AS A RESULT, OF AN ORDER OF WITHHOLDING, NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU, AS A RESULT OF THIS PROPOSED ACTION OR EXISTENCE OF AN ORDER OF WITHHOLDING. IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES AND PUNITIVE DAMAGES.

THIS DETERMINATION AFFECTS ONLY THE DEBT(S) DESCRIBED IN THE NOTICE OF GARNISHMENT AND IS TOTALLY SEPARATE FROM ANY NOTICE OF PROPOSED FEDERAL PAYMENT OFFSET OR GARNISHMENT YOU MAY HAVE RECEIVED FROM A GUARANTY AGENCY. IF YOU RECEIVE A NOTICE OF COLLECTION ACTION FROM A GUARANTY AGENCY, YOU MUST PRESENT ANY OBJECTIVES TO COLLECTION ACTION TO THAT AGENCY.





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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO: S999-99-9999

THIS DEPARTMENT RECENTLY ISSUED A DECISION ON YOUR OBJECTION TO GARNISHMENT. YOU INDICATED THAT YOU WISHED TO AVOID GARNISHMENT BY ENTERING INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST AGREE TO REPAY THE DEBT UNDER AN ACCEPTABLE REPAYMENT ARRANGEMENT. YOU WERE ADVISED THAT YOU NEEDED TO PROVIDE EVIDENCE OF YOUR FINANCIAL ABILITY THAT THE AMOUNT OF THE INSTALLMENT PAYMENTS REQUIRED UNDER A REPAYMENT AGREEMENT COULD BE ESTABLISHED.

WE HAVE NOT RECEIVED THE NECESSARY FINANCIAL INFORMATION FROM YOU WITHIN THE DEADLINE EXPLAINED EARLIER. WE CONCLUDE THAT YOU DO NOT INTEND TO ENTER INTO A REPAYMENT AGREEMENT AT THIS TIME. ED WILL PROCEED WITH THE GARNISHMENT OF YOUR WAGES.

THE DECISION EXPLAINED YOUR RIGHTS WITH RESPECT TO SEEKING RECONSIDERATION AND ASSERTING FINANCIAL HARDSHIP. YOU MUST MAKE A REQUEST FOR HEARING OR RECONSIDERATION IN WRITING, AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

U.S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
P.O. BOX 5227  
GREENVILLE, TEXAS 75403

ANY REQUEST YOU MAKE FOR A HEARING OR RECONSIDERATION IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.

YOU MAY REQUEST A HEARING OR RECONSIDERATION BY USING THE REQUEST FOR HEARING (RFH) FORM YOU WERE SENT WITH THE NOTICE OF THIS ACTION, OR YOU MAY OBTAIN A REQUEST FOR HEARING AND APPLICATIONS BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115, OR YOU MAY GO TO ED'S WEBSITE AT: [HTTP://WWW.ED.GOV/OFFICES/OSFAP/DCS](http://www.ed.gov/offices/OSFAP/DCS), SELECT FORMS, THEN SELECT THE REQUEST FOR HEARING.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU AS A RESULT OF AN ORDER FOR WITHHOLDING; NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU AS A RESULT OF THIS

PROPOSED ACTION OR EXISTENCE OF AN ORDER FOR WITHHOLDING. IF ANY SUCH  
ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER  
IN A STATE OR FEDERAL COURT FOR REINSTATEMENT BACK PAY, ATTORNEY'S FEES  
AND PUNITIVE DAMAGES.

ADMINISTRATIVE HEARINGS BRANCH



U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO: S999-99-9999

THIS DEPARTMENT RECENTLY NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU REQUESTED A HEARING ON YOUR OBJECTION(S) TO GARNISHMENT, BUT YOU ALSO STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST AGREE TO REPAY THE DEBT UNDER AN ACCEPTABLE REPAYMENT ARRANGEMENT. YOU WERE ADVISED THAT YOU NEEDED TO PROVIDE EVIDENCE OF YOUR FINANCIAL ABILITY SO THAT THE AMOUNT OF THE INSTALLMENT PAYMENTS REQUIRED UNDER A REPAYMENT AGREEMENT COULD BE ESTABLISHED.

WE HAVE NOT RECEIVED THE NECESSARY FINANCIAL INFORMATION FROM YOU WITHIN THE DEADLINE EXPLAINED EARLIER. WE CONCLUDE THAT YOU DO NOT INTEND TO ENTER INTO A REPAYMENT AGREEMENT AT THIS TIME. ED WILL PROCEED TO PROVIDE THE HEARING YOU REQUESTED. IF YOU REQUESTED AN ORAL HEARING, WE WILL NOTIFY YOU UNDER SEPERATE COVER REGARDING YOUR REQUEST.

ADMINISTRATIVE HEARINGS BRANCH





REQUEST FOR HEARING, AND APPLICATIONS BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115, OR YOU MAY GO TO ED'S WEBSITE AT: [HTTP://WWW.ED.GOV/OFFICES/OSFAP/DCS](http://www.ed.gov/offices/OSFAP/DCS), SELECT FORMS, THEN SELECT THE APPLICATION DESCRIBED FOR THAT OBJECTION.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU, AS A RESULT, OF AN ORDER FOR WITHHOLDING; NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU AS A RESULT OF THIS PROPOSED ACTION OR EXISTENCE OF AN ORDER FOR WITHHOLDING. IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES, AND PUNITIVE DAMAGES.

THIS DETERMINATION AFFECTS ONLY THE DEBT(S) DESCRIBED IN THE NOTICE OF GARNISHMENT AND IS TOTALLY SEPARATE FROM ANY NOTICE OF PROPOSED FEDERAL PAYMENT OFFSET OR GARNISHMENT YOU MAY HAVE RECEIVED FROM A GUARANTEE AGENCY. IF YOU RECEIVED A NOTICE OF COLLECTION ACTION FROM A GUARANTEE AGENCY, YOU MUST PRESENT ANY OBJECTIONS TO COLLECTION ACTION TO THAT AGENCY.

ADMINISTRATIVE HEARINGS BRANCH





U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCT NO: S999-99-9999

THIS DEPARTMENT RECENTLY NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU REQUESTED A HEARING ON YOUR OBJECTION(S) TO GARNISHMENT, BUT YOU ALSO STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST AGREE TO REPAY THE DEBT UNDER AN ACCEPTABLE REPAYMENT ARRANGEMENT. YOU STATED THAT YOU WERE NOT WILLING TO REPAY THE INSTALLMENT PAYMENT AMOUNT DETERMINED TO BE APPROPRIATE AFTER REVIEW OF YOUR FINANCIAL INFORMATION. WE CONCLUDE THAT YOU DO NOT INTEND TO ENTER INTO A REPAYMENT AGREEMENT ACCEPTABLE TO THE DEPARTMENT AT THIS TIME. ED WILL PROCEED TO PROVIDE THE HEARING YOU REQUESTED. IF YOU REQUESTED AN ORAL HEARING, WE WILL NOTIFY YOU UNDER SEPERATE COVER REGARDING YOUR REQUEST.

ADMINISTRATIVE HEARINGS BRANCH





DESCRIBED FOR THAT OBJECTION.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU AS A RESULT OF THIS PROPOSED ACTION OR EXISTENCE OF AN ORDER FOR WITHHOLDING. IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES, AND PUNITIVE DAMAGES.

THIS DETERMINATION AFFECTS ONLY THE DEBT(S) DESCRIBED IN THE NOTICE OF GARNISHMENT AND IS TOTALLY SEPERATE FROM ANY NOTICE OF PROPOSED FEDERAL PAYMENT OFFSET OR GARNISHMENT YOU MAY HAVE RECEIVED FROM A GUARANTEE AGENCY. IF YOU RECEIVED A NOTICE OF COLLECTION ACTION FROM A GUARANTEE AGENCY, YOU MUST PRESENT ANY OBJECTIONS TO COLLECTION ACTION TO THAT AGENCY.

ADMINISTRATIVE HEARINGS BRANCH

**U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE**

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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO.: S999-99-9999

THIS DEPARTMENT RECENTLY NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST SIGN AND RETURN THE REPAYMENT AGREEMENT SENT TO YOU, AND MAKE THE FIRST PAYMENT REQUIRED UNDER THAT AGREEMENT, WITHIN DEADLINES EXPLAINED EARLIER TO YOU. ALTHOUGH YOU SIGNED AND RETURNED THE REPAYMENT AGREEMENT, YOU DID NOT SUBMIT THE REQUIRED REPAYMENT AMOUNT, WITHIN REQUIRED DEADLINES, DESPITE EXTENSION OF THE DEADLINE. YOU HAVE BREACHED THE AGREEMENT AND THE DEPARTMENT WILL PROCEED WITH THE GARNISHMENT OF WAGES. THE DEPARTMENT WILL DIRECT YOUR EMPLOYER TO COMMENCE WITHHOLDING.

YOU HAVE THE RIGHT TO OBJECT TO THE PROPOSED GARNISHMENT AND TO A HEARING ON YOUR OBJECTION. IF YOU HAVE ALREADY FILED A REQUEST FOR HEARING, YOU WITHDREW THAT REQUEST IN THE AGREEMENT YOU SIGNED. YOU MAY OBJECT IN THE FUTURE FOR REASONS CONCERNING THE EXISTENCE, AMOUNT, AND ENFORCEABILITY OF THE DEBT. HOWEVER, IN THE REPAYMENT AGREEMENT YOU SIGNED, YOU ALSO AGREED THAT NO OBJECTION WILL BE CONSIDERED TO THE EXISTENCE OF ANY DEBT LISTED IN THE NOTICE OF PROPOSED GARNISHMENT, AND THE AMOUNT OWED ON THE LISTED DEBT(S) AS OF THE DATE OF THAT NOTICE. YOU MAY RAISE OTHER OBJECTIONS TO COLLECTION OF THE LISTED DEBT(S), INCLUDING THE CLAIMS THAT YOU MAY QUALIFY FOR LOAN DISCHARGE RELIEF. YOU MAY ALSO OBJECT THAT HAVING AMOUNTS EQUAL TO 15% OF YOUR DISPOSABLE PAY WITHHELD FROM YOUR WAGES WOULD CAUSE FINANCIAL HARDSHIP FOR YOU AND YOUR DEPENDENTS.

YOU MUST MAKE A HEARING REQUEST IN WRITING, AND SEND IT TO THE DEPARTMENT AT THE ADDRESS LISTED BELOW:

U.S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
P.O. BOX 617547  
CHICAGO, ILLINOIS 60661-7547

ANY REQUEST YOU MAKE FOR A HEARING IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.



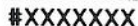
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ADMINISTRATIVE HEARINGS BRANCH







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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO.: 999-99-9999

THIS DEPARTMENT RECENTLY NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU DID NOT OBJECT TO GARNISHMENT OR REQUEST A HEARING REGARDING THE GARNISHMENT ACTION, BUT YOU STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST SIGN AND RETURN THE REPAYMENT AGREEMENT WE SENT TO YOU, AND MAKE THE FIRST PAYMENT REQUIRED UNDER THAT AGREEMENT, WITHIN DEADLINES EXPLAINED EARLIER TO YOU. ALTHOUGH YOU SUBMITTED A PAYMENT, YOU DID NOT RETURN THE SIGNED REPAYMENT AGREEMENT WITHIN REQUIRED DEADLINES, DESPITE EXTENSION OF THE DEADLINE. ED WILL PROCEED WITH THE GARNISHMENT OF YOUR WAGES. ED WILL DIRECT YOUR EMPLOYER TO COMMENCE WITHHOLDING.

YOU HAVE THE RIGHT TO OBJECT TO THE PROPOSED GARNISHMENT AND TO A HEARING ON YOUR OBJECTION. YOU MAY OBJECT FOR REASONS CONCERNING THE EXISTENCE, AMOUNT, AND ENFORCEABILITY OF THE DEBT. YOU MAY ALSO OBJECT THAT HAVING AMOUNTS EQUAL TO 15% OF YOUR DISPOSABLE PAY WITHHELD FROM YOUR WAGES WOULD CAUSE FINANCIAL HARDSHIP FOR YOU AND YOUR DEPENDENTS.

YOU MUST MAKE A HEARING REQUEST IN WRITING, AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

U.S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
P.O. BOX 5227  
GREENVILLE, TEXAS 75403

ANY REQUEST YOU MAKE FOR A HEARING IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.

YOU MAY REQUEST A HEARING BY USING THE REQUEST FOR HEARING (RFH) FORM YOU WERE SENT WITH THE NOTICE OF THIS ACTION,OR YOU MAY OBTAIN A REQUEST FOR HEARING AND APPLICATIONS BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115,OR YOU MAY GO TO ED'S WEBSITE AT:[HTTP://WWW.ED.GOV/OFFICES/OSFAP/](http://www.ed.gov/offices/OSFAP/)DCS, SELECT FORMS, THEN SELECT THE REQUEST FOR HEARING (RFH) FORM AND ANY APPLICATION DESCRIBED FOR AN OBJECTION YOU RAISED IN YOUR REQUEST FOR HEARING.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE

DISCIPLINARY ACTION AGAINST YOU, AS A RESULT OF AN ORDER FOR WITHHOLDING;  
NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU AS A RESULT OF THIS  
PROPOSED ACTION OR EXISTENCE OF AN ORDER FOR WITHHOLDING. IF ANY SUCH  
ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER  
IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES  
AND PUNITIVE DAMAGES.

ADMINISTRATIVE HEARINGS BRANCH





U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO: S999-99-9999

THIS DEPARTMENT RECENTLY NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU REQUESTED A HEARING ON YOUR OBJECTION(S) TO GARNISHMENT, BUT YOU ALSO STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST SIGN AND RETURN THE REPAYMENT AGREEMENT WE SENT TO YOU, AND MAKE THE FIRST PAYMENT REQUIREMENT UNDER THAT AGREEMENT, WITHIN DEADLINES EXPLAINED EARLIER TO YOU. ALTHOUGH YOU SUBMITTED A PAYMENT, YOU DID NOT RETURN THE SIGNED REPAYMENT AGREEMENT, WITHIN REQUIRED DEADLINES, DESPITE EXTENSION OF THE DEADLINE. THE DEPARTMENT WILL PROCEED IN PROVIDING THE HEARING YOU REQUESTED. IF YOU REQUESTED AN ORAL HEARING, WE WILL NOTIFY YOU UNDER SEPARATE COVER REGARDING YOUR REQUEST.

ADMINISTRATIVE HEARINGS BRANCH



U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO: S999-99-9999

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TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST SIGN AND RETURN THE REPAYMENT AGREEMENT WE SENT TO YOU AND MAKE THE FIRST PAYMENT REQUIRED UNDER THAT AGREEMENT, WITHIN DEADLINES EXPLAINED EARLIER TO YOU. WE RECEIVED NEITHER A SIGNED REPAYMENT AGREEMENT NOR A REQUIRED PAYMENT WITHIN THE DEADLINES EXPLAINED EARLIER. THE DEPARTMENT WILL PROCEED IN PROVIDING THE HEARING YOU REQUESTED. IF YOU REQUESTED AN ORAL HEARING, WE WILL NOTIFY YOU UNDER SEPARATE COVER REGARDING YOUR REQUEST.

ADMINISTRATIVE HEARINGS BRANCH







U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO: S999-99-9999

THIS DEPARTMENT RECENTLY NOTIFIED YOU THAT WE PROPOSED TO COLLECT DEBT(S) YOU OWED TO THE DEPARTMENT BY GARNISHMENT OF YOUR WAGES. IN RESPONSE, YOU DID NOT OBJECT TO THE PROPOSED GARNISHMENT OR REQUEST A HEARING REGARDING THE GARNISHMENT ACTION, BUT STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU MUST SIGN AND RETURN THE REPAYMENT AGREEMENT SENT TO YOU AND MAKE THE

FIRST PAYMENT REQUIRED UNDER THAT AGREEMENT, WITHIN DEADLINES EXPLAINED EARLIER TO YOU. YOU HAVE NEITHER RETURNED THE SIGNED AGREEMENT NOR MADE THE REQUIRED INITIAL PAYMENT. ED WILL PROCEED WITH THE GARNISHMENT OF YOUR WAGES AND WILL DIRECT YOUR EMPLOYER TO COMMENCE WITHHOLDING.

YOU HAVE THE RIGHT TO OBJECT TO THE PROPOSED GARNISHMENT AND TO A HEARING ON YOUR OBJECTION. YOU MAY OBJECT FOR REASONS CONCERNING THE EXISTENCE, AMOUNT, AND ENFORCEABILITY OF THE DEBT, YOU MAY ALSO OBJECT THAT HAVING AMOUNTS EQUAL TO 15% OF YOUR DISPOSABLE PAY WITHHELD FROM YOUR WAGES WOULD CAUSE FINANCIAL HARDSHIP FOR YOU AND YOUR DEPENDENTS.

YOU MUST MAKE A HEARING REQUEST IN WRITING, AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

U.S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
P.O. BOX 617547  
CHICAGO, ILLINOIS 60661-7547

ANY REQUEST YOU MAKE FOR HEARING IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.

YOU MAY REQUEST A HEARING BY USING THE REQUEST FOR HEARING (RFH) FORM YOU WERE SENT WITH THE NOTICE OF THIS ACTION, OR YOU MAY OBTAIN A REQUEST FOR HEARING AND APPLICATIONS BY CONTACTING CUSTOMER SERVICE AT 1-800-621-3115, OR YOU MAY GO TO ED'S WEBSITE AT [HTTP://WWW.ED.GOV/](http://www.ed.gov/) OFFICE/OSFAP/DCS, SELECT FORMS, THEN SELECT THE APPLICATION DESCRIBED FOR THAT OBJECTION.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE



DISCIPLINARY ACTION AGAINST YOU, AS A RESULT, OF AN ORDER FOR WITH-  
HOLDING; NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU AS A  
RESULT OF THIS PROPOSED ACTION OR EXISTENCE OF AN ORDER FOR WITHHOLDING.  
IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE  
THAT EMPLOYER IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY,  
ATTORNEY'S FEES, AND PUNITIVE DAMAGES.

THIS DETERMINATION AFFECTS ONLY THE DEBT(S) DESCRIBED IN THE NOTICE OF  
GARNISHMENT AND IS TOTALLY SEPARATE FROM ANY NOTICE OF PROPOSED FEDERAL  
PAYMENT OFFSET OR GARNISHMENT YOU MAY HAVE RECEIVED FROM A GUARANTY  
AGENCY. IF YOU RECEIVED A NOTICE OF COLLECTION ACTION FROM A GUARANTY  
AGENCY, YOU MUST PRESENT ANY OBJECTIONS TO COLLECTION ACTION TO THAT  
AGENCY.

ADMINISTRATIVE HEARINGS BRANCH



U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO.: S999-99-9999

THIS DEPARTMENT RECENTLY ISSUED A DECISION ON YOUR OBJECTION TO GARNISHMENT. YOU INDICATED THAT YOU WISHED TO AVOID GARNISHMENT BY ENTERING INTO A VOLUNTARY REPAYMENT PLAN IN ORDER TO AVOID THE GARNISHMENT.

YOU WERE THEN NOTIFIED OF THE INSTALLMENT PAYMENT AMOUNT THAT WAS ACCEPTABLE TO THE DEPARTMENT, BASED ON YOUR FINANCIAL INFORMATION. YOU STATED THAT YOU WERE NOT WILLING TO REPAY THAT INSTALLMENT AMOUNT. WE CONCLUDE THAT YOU DO NOT INTEND TO ENTER INTO A REPAYMENT AGREEMENT ACCEPTABLE TO THE DEPARTMENT AT THIS TIME. ED WILL PROCEED WITH THE GARNISHMENT OF YOUR WAGES AND WILL DIRECT YOUR EMPLOYER TO COMMENCE WITHHOLDING.

THE DECISION EXPLAINED YOUR RIGHTS WITH RESPECT TO SEEKING RECONSIDERATION AND ASSERTING FINANCIAL HARDSHIP. YOU MUST MAKE A REQUEST FOR HEARING OR RECONSIDERATION IN WRITING, AND SEND IT TO ED AT THE ADDRESS LISTED BELOW:

U.S. DEPARTMENT OF EDUCATION  
ATTN: AWG HEARINGS BRANCH  
P.O. BOX 617763  
CHICAGO, ILLINOIS 60661-7963

ANY REQUEST YOU MAKE FOR A HEARING OR RECONSIDERATION IN THE FUTURE WILL NOT DELAY THIS GARNISHMENT ACTION; WE WILL CONSIDER YOUR OBJECTIONS AND REFUND GARNISHMENT PAYMENTS IF NEEDED.

YOU MAY REQUEST A HEARING OR RECONSIDERATION BY USING THE REQUEST FOR HEARING (RFH) FORM YOU WERE SENT WITH THE NOTICE OF THIS ACTION, OR YOU MAY GO TO ED'S WEBSITE AT: [HTTP://WWW.ED.GOV/OFFICES/OSFAP/DCS](http://www.ed.gov/offices/OSFAP/DCS), SELECT FORMS, THEN SELECT THE REQUEST FOR HEARING FORM AND ANY APPLICATION DESCRIBED FOR AN OBJECTION RAISED IN YOUR REQUEST FOR HEARING.

YOUR EMPLOYER MAY NOT DISCHARGE YOU FROM EMPLOYMENT, NOR TAKE DISCIPLINARY ACTION AGAINST YOU, AS A RESULT OF AN ORDER FOR WITHHOLDING, NOR CAN A PROSPECTIVE EMPLOYER REFUSE TO EMPLOY YOU AS A RESULT OF THIS PROPOSED ACTION OR EXISTENCE OF AN ORDER OF WITHHOLDING. IF ANY SUCH ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY,



ATTORNEY'S FEES AND PUNITIVE DAMAGES.

ADMINISTRATIVE HEARINGS BRANCH



U. S. DEPARTMENT OF EDUCATION  
STUDENT FINANCIAL ASSISTANCE



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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO.: 999-99-9999

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GARNISHMENT TO COLLECT DEBT(S) OWED TO THE DEPARTMENT. IN RESPONSE, YOU  
STATED THAT YOU WISHED TO ENTER INTO A VOLUNTARY REPAYMENT PLAN IN ORDER  
TO AVOID GARNISHMENT.

TO AVOID GARNISHMENT BY A VOLUNTARY AGREEMENT TO REPAY YOUR DEBT, YOU  
MUST SIGN AND RETURN THE REPAYMENT AGREEMENT SENT TO YOU, AND MAKE THE  
FIRST PAYMENT REQUIRED UNDER THAT AGREEMENT, WITHIN DEADLINES EXPLAINED  
EARLIER TO YOU. WE HAVE RECEIVED THE SIGNED REPAYMENT AGREEMENT FROM  
YOU, BUT WE HAVE NOT RECEIVED THE FIRST PAYMENT REQUIRED UNDER THAT  
AGREEMENT.

ADMINISTRATIVE HEARINGS BRANCH







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DATE: APRIL 24, 2008

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RE: REQUEST FOR VOLUNTARY REPAYMENT PLAN  
ACCOUNT NO.: S999-99-9999

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CHICAGO, ILLINOIS 60661-7963

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ACTIONS FOR SUCH REASON ARE TAKEN AGAINST YOU, YOU MAY SUE THAT EMPLOYER  
IN A STATE OR FEDERAL COURT FOR REINSTATEMENT, BACK PAY, ATTORNEY'S FEES  
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ADMINISTRATIVE HEARINGS BRANCH